

Agria Horse Insurance

Valid from 1 January 2017



My safety...

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PERSONAL DATA

As a customer of Agria Dyreforsikring, we require information about you. This information is required to take out and administer insurance products and other related services. This may be, for instance, contact details such as name, address, personal ID number and email address, insurance details, payment details or information about claims. The details provided are registered for administration, advisory, customer care and marketing purposes.

At Agria we take good care of your information and your personal security is an important part of our customer policy. As a basic principle, we do not pass on your personal data as we have a duty of confidentiality and handle your details in confidence and in accordance with valid Danish legislation. We may exchange your details with other insurance companies in the Agria Group, external cooperation partners and the Central Population Register.

Agria Dyreforsikring is responsible for processing information about policyholders, claimants and those responsible for claim incidents. If you fail to fulfil your obligations to Agria, your details may be passed on to credit information agencies and blacklists in accordance with the relevant legislation. We will also disclose information to public authorities if required by law. As a customer of Agria, you are always able to view your personal data and you can challenge any data registered under the regulations contained in the Danish Act on Processing of Personal Data. You should send any such request to Agria Dyreforsikring, Parkvej 1, 2680 Solrød Str., Denmark.

HORSES IN THE TERMS

We have added horses in different colours to highlight which section contains what.



Red horse

Shows what the insurance does not cover.



Yellow horse

Shows whether there are special terms to be met to be able to obtain insurance cover. If these conditions are not met, very often no cover will be provided.



Green horse

Shows what the insurance covers.

ABOUT THIS TRANSLATED CONDITION

This English policy wording is an unauthorised translation of the Danish original policy wording. The Danish original policy wording takes precedence over the English translated policy wording.

RIGHT OF CANCELLATION

You are entitled to cancel the policy you ordered.

In accordance with Section 34 of the Danish Insurance Contracts Act, you can cancel the insurance you have ordered.

The cancellation period is 14 days, commencing from when you have received the terms and conditions:

- For example, if you receive the terms and conditions on Monday 1st of the month, you can cancel the contract up to Monday 15th.
- If the period expires on a bank holiday, Saturday, Sunday, on Danish Constitution Day (5 June), Christmas Eve or New Year's Eve, you can wait until the next working day to cancel the contract.

How to cancel the contract

If you are cancelling the contract, it is important that you notify us before the period expires. If you notify us in writing, for example by letter or email, you have to send us notification before the period expires. You can, if appropriate, send your letter by registered post and keep the post office receipt if you want to have proof that you cancelled on time.

You must send notification to:

Agria Dyreforsikring
Parkvej 1
2680 Solrød Str., Denmark
tel. no.: +45 70 10 10 65 or email: hest@agria.dk

COMMISSION

We may advise you that some of Agria's employees and insurance advisers receive commission or a bonus when they sell an insurance policy.

Welcome to Agria Animal Insurance

A.1 Details of insurance terms

This booklet informs you of the insurance terms and the General Terms and Conditions for Agria's horse insurance policies from 1 January 2017. Unless otherwise agreed, your terms consist of three parts: the insurance policy document, the terms for the policy/policies you have taken out and the General Terms and Conditions for Agria's horse insurance policies. This also includes any relevant laws and regulations that apply. Changes may be made over time in certain sections of the insurance terms. You will be informed of any such changes before a new insurance period in the form of a renewal letter.

If a term in the General Terms and Conditions and an insurance term contradict each other, the insurance term will always apply.

A.2 Check your insurance

As soon as you receive your insurance policy document, it is important for you to check that the details are correct and correspond to the insurance you want. If there are any discrepancies, please contact Agria as soon as possible and get the error corrected. If you fail to get the error corrected, it applies as it stands in the insurance policy.

A.3 When a claim incident has occurred

As soon as you are affected by a claim incident, it is important that you read the insurance terms and understand which conditions and requirements must be met so that the claim incident is covered by the insurance.

A.4 Pre-approval

If you are unsure whether a treatment or any other claim incident is covered by the insurance, you can ask the treating vet to contact Agria's vet and request pre-approval.

You can read more about the pre-approval procedure in section 5.2 of the General Terms and Conditions.

A.5 Direct settlement

If your clinic has signed a cooperation agreement with Agria, you can ask the clinic to report the claim incident directly to Agria on your behalf. You can ask your veterinary clinic whether they have signed a cooperation agreement with Agria.

If your claim is covered by the insurance, Agria will reimburse the clinic directly. You only need to pay the clinic your excess and for the costs that are not covered by the insurance.

As a prerequisite to allowing a direct settlement to be made, the insurance must be paid for. Agria reserves the right to refuse to make a direct settlement.

A.6 Who is covered by the policy

The health and liability insurance policies cover the policyholder and other persons who have a registered permanent address in

Denmark and who care for the horse, for example, a co-owner or fosterer, or a person who has a financial interest in the horse and have, for instance, been entrusted with it or are responsible for its training.

The life and loss of use insurance policies cover the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a significant financial interest in the horse, without being its owner.

In addition, the insurance only covers other owners of the horse who are members of the policyholder's household.

A.7 When the policy is valid

The policy covers claims for illness and injury that occur during the period of insurance.

A.8 Where the policy is valid

All Agria's horse insurance policies cover expenses for examinations and treatment carried out in the Nordic countries.

The Agria Safe, Racing and Breeding policies also provide cover during a stay of a maximum of one year in Greenland and the Faroe Islands, as well as in Austria, Belgium, France, Germany, Hungary, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Portugal, Spain, Switzerland and the UK, unless otherwise specified in the terms and only if you have a registered permanent address in Denmark.

In other EU/EFTA countries and the US, the policy only provides the same cover as Agria Limited, regardless of whether you have an insurance policy offering broader cover.

If the horse travels to a country other than those specified in this section, the insurance is only valid, when agreed beforehand in writing with Agria. Notification of a claim, medical records, certificates and invoices must be written in English, Danish, Swedish or German.

Medical Records must always be enclosed with the claim notification when the claim incident has occurred abroad.

A.9 Insured animal

The policy covers the horse that is specified in the insurance policy document. The insurance also covers, as described in sections B.4 and D.4 a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old.

A.10 Qualifying period

All Agria's insurance policies have a qualifying period of 20 days unless the terms state otherwise. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. The qualifying period also applies to extending the insurance protection. The qualifying period means that the insurance will not cover illnesses, injuries or other incidents that have occurred or started within 20 days after the insurance came into force or was extended.

During the qualifying period, cover is provided for claim incidents

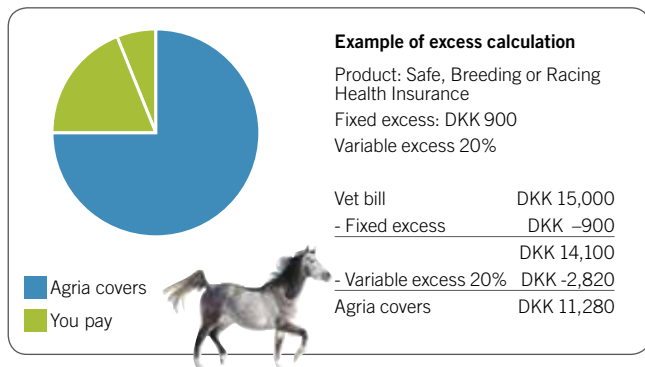
where an acute external trauma has caused a fracture/fissure or open wounds, any illness/injury caused by a traffic accident, fire or drowning, as well as travel sickness.

In the case of sections B.4 and D.4, the qualifying period rules are based on the mare's insurance. There is no specific qualifying period for foals covered by the insurance according to sections B.4 and D.4.

A.11 Excess

The health insurance policy and supplementary policies have a fixed and a variable excess. We deduct the fixed excess once per excess period, regardless of the number of diagnoses made. The variable excess is deducted from the costs that exceed the fixed excess. The fixed and variable excesses that you have selected are stated in your insurance policy document. The policy has an excess period of 125 days. The excess period is calculated from the first day you have expenses for which you request reimbursement.

Foals that are covered by the mare's insurance have the same excess as the mare. If both the mare and foal are treated during the same excess period, the mare's fixed excess is deducted, along with an additional excess for the foal (the same as the mare's).



B Safe Health Insurance

B.1 Sum insured

The sum insured, which is DKK 30,000 or DKK 60,000, is specified in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

In the case of horses that are involved in training/competing in harness racing, horse racing and trotting, the policy provides cover under the terms of Safe Health Insurance until 30 October of the calendar year when the horse turns one year old. From 1 November of the calendar year when the horse turns one year old, the policy provides cover under the terms of Racing Health Insurance.

B.2 Veterinary treatment

You can be reimbursed up to the sum insured for the expenses that you have incurred when a vet examines and treats the insured horse due to an accident or illness which occurs during the period of insurance and is covered by the policy.

The horse must show clinical symptoms of an illness or injury during the consultation. Examinations and treatment of the illness or injury must be medically justified and follow the guidelines and standards issued by the Danish Veterinary Association, based on Danish veterinary expertise.

B.3 Special terms for certain examinations and treatments:

SPECIAL TERMS

- Dental care
- Farriery and remedial shoes
- MRI, CT examinations and scintigraphy

B.3.a Dental care

We cover the examination and treatment of root abscesses up to the insured sum. We cover emergency treatment of a tooth fracture involving the jawbone up to DKK 3,000 per policy year.

B.3.b Farrier work and remedial shoes

We cover farrier work and remedial shoes up to the sum insured for a maximum treatment period of 125 days if the treatment is for laminitis, a coffin bone fracture, a coffin bone fissure, hoof wall separation/horn decay, abscess, perforation, horizontal and vertical cracks or traumatic hoof injuries.

Farrier work and remedial shoes are only reimbursed if the work has been carried out at a horse clinic or if the vet referred the work to an approved farrier in the field. The referral must be included with the claim report.

The cost of leg correction for a foal is reimbursed up to the sum insured. However, the restriction in section B.4 applies to foals that are only covered by the mare's insurance.


B.3.c MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

Reimbursement is only provided for examinations that have been previously approved by Agria, according to the pre-approval terms specified in section 5.2 of the General Terms and Conditions. If Agria has approved the examination, you can receive reimbursement up to the sum insured, if not Agria can refuse reimbursement.


B.4 Veterinary treatment of foals

The mare's insurance also covers the foal during the first 30 days of its life up to DKK 20,000. No compensation is paid if the injury or illness can be covered by another insurance policy.


B.5 Veterinarians travel expenses

 You can receive reimbursement up to DKK 1,000 per treatment visit for your veterinarian travel expenses associated with the examination or treatment of the insured horse for an illness or injury covered by the insurance.


B.6 Euthanasia and disposal

 You can be reimbursed up to DKK 2,000 to cover your costs for the insured horse if it is euthanised due to an illness or injury covered by the insurance and if the horse needs to be euthanised, based on a veterinary medical assessment, in accordance with the Animal Protection Act.

B.7 Medicines

 The insurance covers costs for prescription medicines that the veterinarian issues on prescription, orders or sells in connection with examining and treating the insured horse due to an illness or injury covered by the insurance. The medicine must be approved by the Danish Medicine Agency for treating horses.


B.8 Restrictions

 You cannot be reimbursed for costs for:


- Transporting the horse or other travel expenses over and above what is specified in section B.5.
- Euthanasia, post-mortem, disposal or cremation over and above what is specified in section B.6.
- Castration, sterilisation or cryptorchid surgery.
- Tetanus, unless the horse is vaccinated according to the relevant veterinary recommendations.
- Dental care over and above what is specified in section B.3.a.
- Remedial shoes or farrier work over and above what is specified in section B.3.b.
- Preventive treatment, including vaccination.
- Stabling at a clinic, unless it is medically justified.
- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Fertility investigations and treatment, for instance, taking samples, hormone treatment, uterine lavage or Caslick's procedure.
- Taking samples to analyse and determine antibodies or antibody titres.
- Alternative treatment.
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Medicated feed, special feed or dietary supplements and other products ordered or sold by the vet.

C Racing Health Insurance

C.1 Sum insured


 The sum insured, which is DKK 30,000 or DKK 60,000, is specified in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

C.2 Veterinary treatment

 You can receive reimbursement of your costs when a veterinarian examines and treats the insured horse for any of the following diagnosed illnesses or injuries:

- Abscess.
- Acute myositis.
- Acute tooth fracture involving the jaw bone. Reimbursement is provided up to DKK 3,000 per policy year.
- Anaplasmosis
- Bacterial joint infections
- Sinusitis
- Botulism
- Peritonitis
- Laparotomy
- Cushing's disease
- Digestive disorders
- Laminitis
- Grass sickness
- Heart conditions
- Quittor, canker, hoof abscess, vertical crack, horizontal crack, hoof wall separation/horn decay, poor horn quality, thrush, nail penetration injury, traumatic hoof injuries and keratoma
- Skin disorders
- Fracture in bones without any signs of arthritic changes
- Cryptorchid surgery if the requirements in section C.3.b are met
- Colic
- Complications following castration and sterilisation
- Tumour disorders
- Strangles
- Pneumonia
- Pleurisy/travel sickness
- Lymphangitis
- Grease heel
- Neurological disorders
- Surgery for osteochondrosis and bone/cartilage fragments if the requirements in section C.3.a are met
- Root abscess
- Sarcoids/papillomas
- Snake bite
- Wobbler syndrome/ataxia
- Oesophageal impaction (choke)
- Tetanus, if the horse has been vaccinated according to the relevant veterinary recommendations

- Gastrointestinal disorders
- Urogenital disorders
- Wounds
- Traumatic muscle injuries
- Thrombophlebitis
- Eye disorders/injuries

 The horse must show clinical symptoms of an illness or injury during the consultation.

Examinations and treatment of the illness or injury must be medically justified and follow the guidelines and standards issued by the Danish Veterinary Association, based on Danish veterinary expertise. Note the restrictions specified in section C.7.

C.3 Special terms for certain examinations and treatments:

SPECIAL TERMS


Osteochondrosis and bone/cartilage fragment

Cryptorchid surgery

Farrier work and remedial shoes


MRI, CT examinations and scintigraphy

C.3.a Osteochondrosis and bone/cartilage fragment – valid until 1 January of the year when the horse turns four years old.


 The following conditions need to be met in order to have expenses reimbursed for surgical removal of osteochondrosis and bone/cartilage fragments:


- The horse must have been continuously insured since 30 days old with Safe Health Insurance and have had this coverage for at least one year before switching to Racing Health Insurance.
- A vet must have found that osteochondrosis or a bone/cartilage fragment is causing symptoms in the horse.

C.3.b Cryptorchid surgery – valid until 1 January of the year when the horse turns four years old.


 In order to obtain reimbursement for the expenses for cryptorchid surgery, the horse must have been covered by Agria Extra for at least one year before switching to Racing Health Insurance.

C.3.c Farrier work and remedial shoes


 You can receive reimbursement for expenses relating to farrier work and remedial shoes for a maximum treatment period of 125 days if the treatment is for laminitis, coffin bone fracture, coffin bone fissure, hoof wall separation/horn decay, abscess, perforation, horizontal and vertical cracks or traumatic hoof injuries.

 Farrier work is only reimbursed if the work has been carried out at a horse clinic or if the veterinarian referred the work to an approved farrier in the field. The referral must be included with the claim report.


C.3.d MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

 Reimbursement is only provided for examinations that have been previously approved by Agria, according to the pre-approval terms specified in section 5.2 of the General Terms and Conditions. If Agria has approved the examination, you can receive reimbursement up to the sum insured if it has been established that the horse has an illness or injury covered by the policy.


C.4 Veterinarians travel expenses

 You can receive reimbursement up to DKK 1,000 per treatment visit for your veterinarians travel expenses associated with the examination or treatment of the insured horse for an illness or injury covered by the insurance.


C.5 Euthanasia and disposal

 You can be reimbursed up to DKK 2,000 to cover your costs for the insured horse if it is euthanised due to an illness or injury covered by the insurance and if the horse needs to be euthanised, based on a veterinary medical assessment, in accordance with the Animal Protection Act.

C.6 Medicines

 The insurance reimburses costs for prescription medicines that the veterinarian issues on prescription, orders or sells in connection with examination and treatment of the insured horse due to an illness or injury covered by the insurance. The medicine must be approved by the Danish Medicines Agency for treating horses.


C.7 Restrictions

 You cannot be reimbursed for costs for:


- Transporting the horse or other travel expenses over and above what is specified in section C.4.
- Euthanasia, post-mortem or disposal over and above what is specified in section C.5.
- Preventive treatment, including vaccination.
- Stabling at a clinic, unless it is medically justified.
- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Taking samples to analyse and determine antibodies or antibody titres.
- Alternative treatment.
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Medicated feed, special feed or dietary supplements and other products ordered or sold by the vet.

D Breeding Health Insurance

D.1 Sum insured


 The sum insured, which is DKK 30,000 or DKK 60,000, is specified in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

D.2 Veterinary treatment

 You can receive reimbursement for your costs covered when a veterinarian examines and treats the insured horse for any of the following diagnosed illnesses or injuries:

- Abscess
- Acute myositis
- Acute tooth fracture involving the jaw bone. Reimbursement is provided up to DKK 3,000 per policy year.
- Anaplasmosis
- Bacterial joint infections
- Sinusitis
- Botulism
- Peritonitis
- Laparotomy
- Cushing's disease
- Digestive disorders
- Laminitis
- Birth-related complications and conditions
- Grass sickness
- Heart conditions
- Canker, hoof abscess, vertical crack, horizontal crack, hoof wall separation/horn decay, poor horn quality, thrush, nail penetration injury, traumatic hoof injuries and keratoma
- Skin disorders
- Cryptorchid surgery if the requirements in section D.3.b are met
- Caesarean section
- Fracture in bones without any signs of arthritic changes
- Colic
- Complications following castration and sterilisation
- Tumour disorders
- Strangles
- Uterine torsion
- Pneumonia
- Pleurisy/travel sickness
- Lymphangitis
- Grease heel
- Neurological disorders
- Surgery for osteochondrosis and bone/cartilage fragments if the requirements in section D.3.a are met
- Root abscesses
- Sarcoids/papillomas
- Snake bite
- Wobbler syndrome/ataxia

- Oesophageal impaction (choke)
- Tetanus, if the horse has been vaccinated according to the relevant veterinary recommendations.
- Gastrointestinal disorders
- Urogenital disorders
- Wounds
- Traumatic muscle injuries
- Thrombophlebitis
- Eye disorders/injuries
- Mastitis

 The horse must show clinical symptoms of an illness or injury during the consultation.

Examinations and treatment of the illness or injury must be medically justified and follow the guidelines and standards issued by the Danish Veterinary Association, based on Danish veterinary expertise. Note the restrictions specified in section D.8.

D.3 Special terms for certain examinations and treatments:

SPECIAL TERMS


Osteochondrosis and bone/cartilage fragment

Cryptorchid surgery

Farriery and remedial shoes


MRI, CT examinations and scintigraphy

D.3.a Osteochondrosis and bone/cartilage fragment – valid until 1 January of the year when the horse turns four years old.


 The following conditions need to be met in order to have expenses reimbursed for surgical removal of osteochondrosis and bone/cartilage fragments:

- The horse must have been continuously insured since 30 days old with Safe Health Insurance and have had this coverage for at least one year before switching to Breeding Health Insurance.
- A veterinarian must have found that osteochondrosis or a bone/cartilage fragment is causing symptoms in the horse.


D.3.b Cryptorchid surgery - valid until 1 January of the year when the horse turns four years old.

 In order to obtain reimbursement for the expenses for cryptorchid surgery, the horse must have been covered by Agria Extra for at least one year before switching to Breeding Health Insurance.


D.3.c Farrier work and remedial shoes

 You can receive reimbursement for expenses relating to farrier work and remedial shoes for a maximum treatment period of 125 days if the treatment is for laminitis, coffin bone fracture, coffin bone fissure, hoof wall separation/horn decay,


abscess, perforation, horizontal and vertical cracks or traumatic hoof injuries.

 Farrier work is only reimbursed if the work has been carried out at a horse clinic or if the veterinarian referred the work to an approved farrier in the field. The referral must be included with the claim report.


D.3.d MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

 Reimbursement is only provided for examinations that have been previously approved by Agria, according to the pre-approval terms specified in section 5.2 of the General Terms and Conditions. If Agria has approved the examination, you can receive reimbursement up to the sum insured if it has been established that the horse has an illness or injury covered by the policy.


D.4 Veterinary treatment of foals

 The mare's insurance also covers the foal during the first 30 days of its life up to DKK 20,000. The insurance cover for the foal is specified in the Safe Health Insurance. No compensation is paid if the injury or illness can be covered by another insurance policy.


D.5 Veterinarians travel expenses

 You can receive reimbursement up to DKK 1,000 per treatment visit for your veterinarians travel expenses associated with the examination or treatment of the insured horse for an illness or injury covered by the insurance.


D.6 Euthanasia and disposal

 You can be reimbursed up to DKK 2,000 to cover your costs for the insured horse if it is euthanised due to an illness or injury covered by the insurance and if the horse needs to be euthanised, based on a veterinary medical assessment, in accordance with the Animal Protection Act.

D.7 Medicines

 The insurance covers costs for prescription medicines that the veterinarian issues on prescription, orders or provides in connection with examining and treating the insured horse due to an illness or injury covered by the insurance. The medicine must be approved by the Danish Medicines Agency for treating horses.

D.8 Restrictions


 You cannot be reimbursed for costs for:

- Transporting the horse or other travel expenses over and above what is specified in section D.5.
- Euthanasia, post-mortem, disposal or cremation over and above what is specified in section D.6.


- Stabling at a clinic, unless it is medically justified.
- Fertility investigations and treatment, for instance, taking samples, hormone treatment, uterine lavage or Caslick's procedure.
- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Taking samples to analyse and determine antibodies or antibody titres.
- Preventive treatment, including vaccination.
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Medicated feed or special feed and other products ordered or sold by the vet.

E Limited Health Insurance


E.1 Sum insured

 The sum insured, which is DKK 30,000 or DKK 60,000, is specified in your insurance policy document and is the maximum amount that you can be compensated for by the policy each policy year.

E.2 Veterinary treatment

 The insurance covers your costs when a vet examines or treats the insured horse for one or more of the following diagnosed illnesses or injuries:

- Traumatic fractures in bones that are free of any signs of arthritic changes
- Severe wounds caused by external force
- Colic

 The horse must show acute clinical symptoms of an illness or injury during the consultation. Examinations and treatment of the illness or injury must be medically justified and follow the guidelines and standards issued by the Danish Veterinary Association, based on Danish veterinary expertise.


E.3 Special terms for certain examinations and treatments:

SPECIAL TERMS


MRI, CT examinations and scintigraphy

Tooth fracture


E.3.a MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy.

 Reimbursement is only provided for examinations that have been previously approved by Agria, according to the pre-approval terms specified in section 5.2 of the General Terms and Conditions. If Agria has approved the examination, you can receive reimbursement up to the sum insured if it has been established that the horse has an illness or injury covered by the policy.


E.3.b Tooth fracture

 We cover emergency treatment of a tooth fracture involving the jawbone up to DKK 3,000 per policy year.


E.4 Vet's travel expenses

 You can receive reimbursement up to DKK 1,000 per treatment visit for your vet's travel expenses associated with the latter examining or treating the insured horse for an illness or injury covered by the insurance.


E.5 Euthanasia and disposal

 You can be reimbursed up to DKK 2,000 to cover your costs for the insured horse if it is euthanised due to an illness or injury covered by the insurance and if the horse needs to be euthanised, based on a veterinary medical assessment, in accordance with the Animal Protection Act.

E.6 Medicines

 The insurance covers costs for prescription medicines that the vet issues on prescription, orders or sells in connection with examining and treating the insured horse due to an illness or injury covered by the insurance. The medicine must be approved by the Danish Medicines Agency for treating horses.


E.7 Restrictions

 The restrictions below also apply if the claim incident was a consequence of another claim incident eligible for compensation. You cannot be reimbursed for costs for:

- Transporting the horse or other travel expenses over and above what is specified in section E.4.
- Euthanasia, post-mortem, disposal or cremation over and above what is specified in section E.5.
- Farriery or remedial shoes
- Alternative treatment
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are medically justified. Emergency, evening and weekend surcharges are covered if medically justified.
- Stabling at a clinic, unless it is medically justified.
- Medicated feed, special feed or dietary supplements and other products ordered or sold by the vet.


F Supplementary insurance policies


F.1 Safe Rehabilitation

 This supplementary insurance policy can only be taken out as a supplement to Safe Health Insurance.

The supplementary policy is subject to the same terms as for Safe Health Insurance. The total compensation amount can never exceed the sum insured from Safe Health Insurance.

Rehabilitation

 We reimburse expenses up to DKK 5,000 per policy year for rehabilitating a horse that is being treated for lameness, movement disorders and back pain.


 Rehabilitation must be started no later than 30 days after the last treatment. Rehabilitation must be prescribed by the treating veterinarian and carried out by staff at the same veterinary clinic or at a clinic that has a cooperation agreement with the clinic where the horse is being treated.

The insurance covers:


- Training a horse on a water treadmill
- Physiotherapy
- Chiropractic manipulation performed by a vet


G Safe Life and Loss of Use

G.1 How long the policy is valid for


 The policy covers insurance claims that occur during the period of insurance. On the expiry date in the calendar year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for Limited Life.

G.2 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to the post-mortem. See section G.4.a for more information.

 The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

G.3 Insurance cover


 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.

G.3.1 Life insurance

 You can receive compensation up to the sum insured if your horse is affected by an illness or accident so badly that it dies or, according to a veterinary assessment, it cannot survive and must be euthanised in accordance with the Animal Protection Act.

If the horse has both Life and Health Insurance with Agria, we can pay compensation from the Safe Life and Loss of Use policy in the event of euthanasia, without the veterinary having attempted to treat the horse to save it, if it is obvious that compensation from the health insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment about whether life insurance compensation is payable. A prerequisite for payment of compensation is that Agria has approved euthanasia beforehand.


G.3.2 Loss of Use Insurance

 You can receive reimbursement up to the sum insured if your horse falls ill or is injured so badly that, according to a veterinary medical assessment, it permanently loses its use as a riding or working horse. The illness or injury must be so serious that no form of care or treatment would, in the veterinary assessment, enable the horse to be used as a riding or working horse.


A prerequisite for payment of compensation is that the horse is euthanised.


Permanent loss of use as a riding or working horse means that the horse will never perform the disciplines that feature in the easiest of the competition classes.

G.3.2.1 Partial compensation

 Compensation is paid with the part of the insured sum that exceeds DKK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must be chip-marked so that compensation can be paid, with the Danish Equestrian Federation being informed of this. If the claim incident is eligible for compensation, you must make a written undertaking not to use the horse in training or competition or allow others to do so. If the horse is sold or changes owner, you must inform the new owner about the agreement made with us.

G.3.3 Disappeared or stolen horse

 You can receive compensation up to the sum insured if your horse has disappeared or been stolen and has not been found within three months. You must report the horse's disappearance immediately to the police, look for the horse and put an advert about the disappearance in the local press or media with a suitable coverage, and produce a document in which two attesting witnesses confirm that the horse has disappeared, You cannot receive compensation if the horse has disappeared as a result of fraud, unlawful control or possession.


 You cannot receive compensation for a horse that has disappeared or been stole if the insurance claim arises outside the Nordic countries.

G.4 In the event of a claim


In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:

a) Post-mortem examination


 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.

b) Identification


 If the horse does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number.

If you are unable to reach any of the persons mentioned, you must contact Agria.

c) Travel abroad


 If the horse dies or is euthanised abroad, the claim report, records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

G.5 Restrictions

 You may not receive compensation for a horse that died or was euthanised on the grounds of:


- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Tetanus, unless the horse is vaccinated according to the relevant veterinary recommendations.
- Lack or loss of breeding suitability
- Loss of use on breeding hygiene grounds.

G.6 Excess


 The policy has no excess, unless otherwise stated in the insurance policy document.

H Racing Life and Loss of Use

H.1 How long the policy is valid for


 The policy covers insurance claims that occur during the period of insurance. On the expiry date in the calendar year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for Limited Life.

H.2 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to the post-mortem. See section H.4.a for more information.


The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

H.3 Insurance cover

 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.

If the horse has both a life insurance policy and health insurance policy with Agria, we can pay compensation from the Racing Life and Loss of Use policy in the event of euthanasia, without the vet having attempted to treat the horse to save it, if it is obvious that compensation from the health insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment about whether life insurance compensation is payable. A prerequisite for payment of compensation is that Agria has approved euthanasia beforehand.

H.3.1 Life insurance


 You can receive compensation up to the sum insured if your horse:


- becomes so seriously ill that it dies or has to be euthanised in accordance with the Animal Protection Act. The illness must be so serious that no form of care or treatment would, in the veterinary assessment, enable the horse to stay alive. The insurance does not provide compensation if the horse is euthanised due to chronic airway disease, disorders of the cervical, thoracic and lumbar spine, diseases of the tendons, tendon sheaths, suspensory ligaments, ligaments or joints, development disorders, behavioural disorders, bad temperament, nymphomania or other bad habits or tetanus, unless the horse is vaccinated according to the relevant veterinary recommendations.

Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.

- is injured, as a direct consequence of an accident, so seriously that it dies or has to be euthanised in direct connection with the accident. The injury must be so serious that no form of care or treatment would, in the vet's assessment, enable the horse to stay alive. The insurance does not provide compensation if the horse dies or is euthanised due to lameness, movement disorders, injuries to tendons, tendon sheaths, suspensory ligaments, ligaments or joints, fractures/fissures in bones that show signs of arthritic changes. Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.

H.3.2 Loss of Use Insurance

 You can receive reimbursement up to the sum insured if your horse falls ill or is injured so badly that it permanently loses its utility. The illness or injury must be so serious that no form of care or treatment would, in the veterinary assessment, enable the horse to be used as a riding or working horse or for harness racing, horse racing or trotting. The horse must be euthanised in this case.


 Permanent loss of use as a riding or working horse means that the horse can no longer and will never be able to perform the disciplines that feature in the easiest of the competition classes. Permanent loss of use for a horse involved in harness racing, horse racing or trotting means that the horse can no longer and will never be able to be trained for or compete in the respective disciplines.

The loss of use must be a direct consequence of any of the following diagnosed injuries or illnesses:


- Anaplasmosis
- Bacterial joint infections
- Sinusitis
- Botulism
- Digestive disorders
- Laminitis
- Grass sickness
- Canker, hoof abscess, vertical crack, horizontal crack, hoof wall separation/horn decay, poor horn quality, thrush and keratoma
- Skin disorders
- Fracture in bones without any signs of arthritic changes
- Complications relating to injections
- Complications following castration and sterilisation
- Chronic heart disease
- Chronic myositis
- Tumour disorders
- Strangles
- Pneumonia


- Pleurisy/travel sickness
- Lymphangitis
- Grease heel
- Neurological disorders
- Sarcoids/papillomas
- Snake bite
- Wobbler syndrome/ataxia
- Oesophageal impaction (choke)
- Gastrointestinal disorders
- Urogenital disorders
- Wounds
- Traumatic muscle injuries
- Mastitis
- Eye disorders/injuries resulting in blindness

H.3.2.1 Partial compensation

 Compensation is paid with the part of the insured sum that exceeds DKK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must be chip-marked so that compensation can be paid, with the Danish Equestrian Federation being informed of this. If the claim incident is eligible for compensation, you must make a written undertaking not to use the horse in training or competition or allow others to do so. If the horse is sold or changes owner, you must inform the new owner about the agreement made with us.

H.3.3 Disappeared or stolen horse

 You can receive compensation up to the sum insured if your horse has disappeared or been stolen and has not been found within three months. You must report the horse's disappearance immediately to the police, look for the horse and put an advert about the disappearance in the local press or media with a suitable coverage, and produce a document in which two attesting witnesses confirm that the horse has disappeared, You cannot receive compensation if the horse has disappeared as a result of fraud, unlawful control or possession.

 You cannot receive compensation for a horse that has disappeared or been stole if the insurance claim arises outside the Nordic countries.


H.4 When a claim incident has occurred

In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident.


See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:


a) Post-mortem examination

 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.


b) Identification

 If the horse does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the persons mentioned, you must contact Agria.


c) Travel abroad

 If the horse dies or is euthanised abroad, the claim report, records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

H.5 Restrictions


 The insurance does not provide compensation if the horse is euthanised due to lameness, movement disorders, injuries to tendons, tendon sheaths, suspensory ligaments, ligaments or joints, fractures/fissures in bones that show signs of arthritic changes, chronic airway disease, disorders of the cervical, thoracic and lumbar spine, development disorders, behavioural disorders, bad temperament, nymphomania or other bad habits.

H.6 Excess


 The policy has no excess, unless otherwise stated in the insurance policy document.

I Breeding Life and Loss of Use

I.1 How long the policy is valid for


 The policy covers insurance claims that occur during the period of insurance. On the expiry date in the calendar year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for Limited Life.

I.2 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to the post-mortem. See section I.4.a for more information.


The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

I.3 Insurance cover

 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.

If the horse has both a life insurance policy and health insurance policy with Agria, we can pay compensation from the Breeding Life and Loss of Use policy in the event of euthanasia, without the veterinary having attempted to treat the horse to save it, if it is obvious that compensation from the health insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment about whether life insurance compensation is payable. A prerequisite for payment of compensation is that Agria has approved euthanasia beforehand.

I.3.1 Life insurance


 You can receive compensation up to the sum insured if your horse:

- becomes so seriously ill that it dies or has to be euthanised in accordance with the Animal Protection Act. The illness must be so serious that no form of care or treatment would, in the veterinary's assessment, enable the horse to stay alive. The insurance does not provide compensation if the horse is euthanised due to chronic airway disease, disorders of the cervical, thoracic and lumbar spine, diseases of the tendons, tendon sheaths, suspensory ligaments, ligaments or joints, development disorders, behavioural disorders, bad temperament, nymphomania or other bad habits or tetanus, unless the horse is vaccinated according to the relevant veterinary recommen-

dations. Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.

- is injured, as a direct consequence of an accident, so seriously that it dies or has to be euthanised in direct connection with the accident. The injury must be so serious that no form of care or treatment would, in the veterinary's assessment, enable the horse to stay alive. The insurance does not provide compensation if the horse dies or is euthanised due to lameness, movement disorders, injuries to tendons, tendon sheaths, suspensory ligaments, ligaments or joints, fractures/fissures in bones that show signs of arthritic changes. Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.


I.3.2 Loss of Breeding Suitability for mares

 The insurance provides cover if your mare becomes ill or gets injured so severely that it permanently loses its breeding suitability. The illness or injury must be so serious that no form of care or treatment would, in the veterinary's assessment, enable the horse to be used as a broodmare. The mare must be euthanised in this case.

The loss of breeding suitability must be a direct consequence of any of the following diagnosed injuries or illnesses:

- Sinusitis
- Pelvic fractures
- Cushing's syndrome
- Wrong presentation
- Laminitis, sidebone, canker, hoof abscess, vertical crack, horizontal crack, hoof wall separation/horn decay, poor horn quality, thrush and keratoma.
- Nerve damage in the pelvic region caused by delivery
- Hyperlipaemia (fatty liver)/-lipidaemia
- Frequently recurring colic attacks
- Chronic endometritis The mare must have given birth to at least two full-term, viable foals after the insurance was taken out. The mare must have subsequently been inseminated with fresh sperm/fresh transported sperm, or else through natural covering with a fertile stallion during at least two seasons. The maximum compensation amount is DKK 100,000.
- Chronic heart disease
- Tumour disorders
- Uterine torsion
- Wobbler syndrome/ataxia
- Wounds
- Traumatic injuries to the uterus or vagina sustained during covering and/or delivery
- Traumatic fractures/fissures in bones that are free of any signs of arthritic changes
- Travel sickness/pleurisy


1.3.2.1 Partial compensation for mare

 Compensation is paid with the part of the insured sum that exceeds DKK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. You must make a written undertaking not to use the horse for breeding either yourself or let others do so. If the horse is sold or changes owner, you must inform the new owner about the agreement made with us.

1.3.2.2 Lost foetus/foal


We reimburse your expenses for covering the mare up to 10% of the mare's sum insured, but with a maximum sum of DKK 5,000 if one or more fetuses/foals are lost as a result of any of the events below:

- Demonstrable miscarriage (loss of visible foetus/foal) or as a consequence of delivery complications after the 41st day of gestation.
- As a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that it dies or is euthanised, in the veterinary assessment, in accordance with the Animal Protection Act.
- If the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old due to an injury, illness or congenital defect.
- resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by one of the following methods:
 - an ultrasound scan carried out no earlier than the 40th day of gestation
 - a manual pregnancy examination carried out no earlier than the 90th day of gestation
 - a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre.

 The insurance does not provide cover:

- If the foal is covered by another separate life and/or loss of use insurance policy.
- If one of the foals survives in the case of twins.
- If the mare dies or is euthanised due to an illness or injury which had occurred before the insurance was taken out.
- If, at the time of covering, the mare was under the age of 3 or over the age of 20 years.
- If compensation has been paid twice for a lost foetus/foal during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to claim incidents caused by external force.

1.3.3 Breeding Loss of Use for stallions

 The stallion must have covered/inseminated at least 15 mares in the previous year and the mares must have been healthy and


aged between 3 and 22 years. It must be demonstrated that the stallion is suitable for breeding and meets the valid requirements from the relevant breeding organisations. If there are no offspring, a veterinary certificate is required instead to indicate that the stallion is capable of covering a mare, as well as sperm quality

The policy provides cover if your stallion becomes ill or gets injured so seriously that it loses its breeding suitability permanently. The illness or injury must be so serious that no form of care or treatment would, in the vet's assessment, enable the stallion to be used for breeding. The policy provides cover even if, after two covering seasons in succession, the stallion has shown to have reduced fertility. In the case of reduced fertility, compensation is provided for:

- The whole sum insured if the stallion has completely lost its breeding suitability.
- 75% of the sum insured if the pregnancy rate is a maximum of 10%.
- 50% of the sum insured if the pregnancy rate is greater than 10% but less than 35%.


If compensation is paid and the stallion is not euthanised, you must make a written undertaking not to use the stallion for breeding either yourself or let anyone else do so. If the stallion is sold or changes owner, you must inform the new owner about the agreement made with us.


1.3.3.1 General restrictions

 The insurance cover does not apply if the stallion has lost its breeding suitability as a result of:


- Development disorders.
- Behavioural problems, bad temperament or other bad habits.
- Tetanus, unless the stallion is vaccinated according to the relevant veterinary recommendations.
- Breeding hygiene reasons.

1.3.4 Disappeared or stolen horse

 You can receive compensation up to the sum insured if your horse has disappeared or been stolen and has not been found within three months. You must report the horse's disappearance immediately to the police, look for the horse and put an advert about the disappearance in the local press or media with a suitable coverage, and produce a document in which two attesting witnesses confirm that the horse has disappeared. You cannot receive compensation if the horse has disappeared as a result of fraud, unlawful control or possession.


 You cannot receive compensation for a horse that has been stolen or disappeared if the insurance claim arises outside the Nordic countries.

I.4 When a claim incident has occurred


 In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:

a) Post-mortem examination


 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption. You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.

b) Identification


 If the horse does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number.

If you are unable to reach any of the persons mentioned, you must contact Agria.

c) Travel abroad


 If the horse dies or is euthanised abroad, the claim report, records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

I.5 Excess


 The policy has no excess, unless otherwise stated in the insurance policy document.

J Limited Life

J.1 How long the policy is valid for


 The policy covers insurance claims that occur during the period of insurance. On the expiry date in the calendar year when the horse turns 24 years old, the insurance is automatically transferred to apply according to the terms for Calamity.

J.2 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to the post-mortem. See section J.4.a for more information.

The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

J.3 Insurance cover

 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.

J.3.1 Life insurance


 You can receive compensation up to the sum insured if your horse:


- becomes so seriously ill that it dies or has to be euthanised in accordance with the Animal Protection Act. The illness must be so serious that no form of care or treatment would, in the veterinary assessment, enable the horse to stay alive. The insurance does not provide compensation if the horse is euthanised due to chronic airway disease, disorders of the cervical, thoracic and lumbar spine, diseases of the tendons, suspensory ligaments, ligaments or joints, development disorders, behavioural disorders, bad temperament, nymphomania or other bad habits or tetanus, unless the horse is vaccinated according to the relevant veterinary recommendations. Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.
- is injured, as a direct consequence of an accident, so seriously that it dies or has to be euthanised in direct connection with the accident. The injury must be so serious that no form of care or treatment would, in the veterinary assessment, enable

the horse to stay alive. The insurance does not provide compensation if the horse dies or is euthanised due to lameness, movement disorders, injuries to tendons, suspensory ligaments, ligaments or joints, fractures/fissures in bones that show signs of arthritic changes. Compensation is not provided either even if euthanasia is carried out in accordance with the Animal Protection Act.

If the horse has both a life insurance policy and health insurance policy with Agria, we can pay compensation from the Limited Life policy in the event of euthanasia, without the veterinary having attempted to treat the horse to save it, if it is obvious that compensation from the health insurance would exceed the sum insured in the life insurance policy. A prerequisite for payment of compensation is that Agria has approved euthanasia beforehand.

J.3.2 Disappeared or stolen horse

 You can receive compensation up to the sum insured if your horse has disappeared or been stolen and has not been found within three months. You must report the horse's disappearance immediately to the police and look for the horse and put an advert about the disappearance in the local press or media with a suitable coverage. You cannot receive compensation if the horse has disappeared as a result of fraud, unlawful control or possession.


 You cannot receive compensation for a horse that has been stolen or disappeared if the insurance claim arises outside the Nordic countries.

J.4 When a claim incident has occurred


In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:


a) Post-mortem examination

 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption. You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.


b) Identification

 If the horse does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the persons mentioned, you must contact Agria.

c) Travel abroad

 When notifying of a claim, medical records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

J.5 Excess


 The policy has no excess, unless otherwise stated in the insurance policy document.

K Loss of Breeding Suitability for mares, Supplementary insurance


This insurance policy can only be taken out as a supplement to Agria Safe Life and Loss of Use.

Otherwise, the policy is subject to the same terms as for the basic insurance policy.


K.1 When the policy is valid

 The policy covers insurance claims that occur during the period of insurance. The insurance is terminated automatically on the expiry date in the year when the horse turns 21 years old.

K.2 Insured animal


 The policy covers the mare that is specified in the insurance policy document. The insurance also covers, to the extent specified in section K.4.2, a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old or until the date when you take out a separate policy for the foal.

K.3 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to the post-mortem. See section K.5.a for more information.

The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

K.4 Insurance cover

 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.


K.4.1 Loss of use

 The insurance provides cover if your mare becomes ill or gets injured so severely that it permanently loses its breeding suitability. The illness or injury must be so serious that no form of care or treatment would, in the veterinarian's assessment, enable the horse to be used as a broodmare. A prerequisite for full compensation is that the mare is euthanised.


The loss of breeding suitability must be a direct consequence of any of the following diagnosed injuries or illnesses:

- Sinusitis
- Pelvic fractures
- Cushing's syndrome
- Wrong presentation
- Laminitis, sidebone, canker, hoof abscess, vertical crack, horizontal crack, hoof wall separation/horn decay, poor horn quality, thrush and keratoma.
- Nerve damage in the pelvic region caused by delivery
- Hyperlipaemia/-lipidaemia
- Frequently recurring colic attacks
- Chronic endometritis The mare must have given birth to at least two full-term, viable foals after the insurance was taken out. The mare must have subsequently been inseminated with fresh sperm/fresh transported sperm, or else through natural covering with a fertile stallion during at least two seasons. The maximum compensation amount is DKK 100,000.
- Chronic heart disease
- Tumour disorders
- Uterine torsion
- Wobbler syndrome/ataxia
- Wounds
- Travel sickness/pleurisy
- Traumatic injuries to the uterus or vagina sustained during covering and/or delivery
- Traumatic fractures/fissures in bones that are free of any signs of arthritic changes

K.4.1.1 Partial compensation for mare


 Compensation is paid with the part of the insured sum that exceeds DKK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. You must make a written undertaking not to use the horse for breeding either yourself or let others do so. If the horse is sold or changes owner, you must inform the new owner about the agreement made with us.

K.4.2 Lost foetus/foal

 We reimburse your expenses for covering the mare up to 10% of the mare's sum insured, but with a maximum sum of DKK 5,000 if one or more foetuses/foals are lost as a result of any of the events below:


- Demonstrable miscarriage (loss of visible foetus/foal) or as a consequence of delivery complications after the 41st day of gestation.
- As a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that it dies or is euthanised, in the vet's assessment, in accordance with the Animal Protection Act.

- If the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old due to an injury, illness or congenital defect.
- resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by one of the following methods:
 - an ultrasound scan carried out no earlier than the 40th day of gestation
 - a manual pregnancy examination carried out no earlier than the 90th day of gestation
 - a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre.

 The insurance does not provide cover:


- If the foal is covered by another separate life and/or loss of use insurance policy.
- If one of the foals survives in the case of twins.
- If the mare dies or is euthanised due to an illness or injury which had occurred before the insurance was taken out.
- If, at the time of covering, the mare was under the age of 3 or over the age of 20 years.
- If compensation has been paid twice for a lost foetus/foal during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to claims incidents caused by external force.

K.5 When a claim incident has occurred


 In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:


a) Post-mortem examination

 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption. You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.


b) Identification

 If the mare and/or foal does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the persons mentioned, you must contact Agria.


c) Travel abroad

 When notifying of a claim, medical records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

K.6 Restrictions


 You cannot receive compensation if the insurance claim is covered by the mare's life insurance policy. In this case only compensation from the life insurance policy is paid.

K.7 Excess


 The policy has no excess, unless otherwise stated in the insurance policy document.


L Calamity

L.1 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced every time you renew the insurance from the year in which the horse reaches the age of 16 years. The amount is reduced by 20% per year, but to no less than DKK 5,000. The amount is rounded to the nearest hundred Danish kroner.

L.2 Insurance cover


 A prerequisite for compensation being paid is that the decision to perform euthanasia and the euthanasia process itself are carried out according to veterinary medical expertise, are medically justified and comply with the Danish Veterinary Association's guidelines and standards and/or with the Animal Protection Act.

 The claim incident must be a direct consequence of any of the following events: fire, explosion, lightning strike, electrical fault (e.g. short circuit, arcing, overvoltage), traffic accident, drowning, botulism, snow load, earthquake/landslide, storm and/or hail, gas, fluid discharge, attacks by wolves or other predators or cruelty to animals or damage caused by any external person.

L.2.1 Life insurance


 The policy provides cover if the insured horse dies or cannot stay alive and must be euthanised in accordance with the Animal Protection Act. The horse must be so seriously ill or injured that no form of care or treatment would, in the veterinary assessment, enable the horse to stay alive. Euthanasia/death must be a direct consequence of one of the events specified in section L.2. The maximum compensation for botulism is DKK 100,000.

L.2.2 Loss of use


 You can receive reimbursement up to the sum insured, but to a maximum of DKK 100,000, if your horse is injured so badly that it permanently loses its utility. The injury must be so serious that no form of care or treatment would, in the veterinary assessment, enable the horse to be used as a riding or working horse or for breeding, harness racing, horse racing or trotting. The loss of use must be a direct consequence of one of the events specified in section L.2.

Permanent loss of use as a riding or working horse means that the horse can no longer and will never be able to perform the disciplines that feature in the easiest of the competition classes. Permanent loss of use for a horse involved in harness racing, horse racing or trotting means that the horse can no longer and will never be able to be trained for or compete in the respective disciplines.


L.2.2.1 Partial compensation

 Compensation is paid with the part of the insured sum that exceeds DKK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must be chip-marked so that compensation can be paid, with the Danish Equestrian Federation being informed of this. If the claim incident is eligible for compensation, you must make a written undertaking not to use the horse in training or competition or allow others to do so. If the horse is sold or changes owner, you must inform the new owner about the agreement made with us.

L.2.3 Veterinary treatment

 The insurance covers your expenses up to DKK 30,000 when a veterinary treats the insured horse for an injury that is a direct consequence of one of the events specified in section L.2.

L.2.4 Euthanasia and disposal


 You can be reimbursed up to DKK 2,000 to cover your expenses for the euthanasia and disposal of the insured horse if it dies or has to be euthanised due to an injury that is a direct consequence of one of the events specified in section L.2.

L.3 When a claim incident has occurred

In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:

a) Post-mortem examination

 You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined, unless Agria grants an exemption. You must contact Agria's veterinary or the claims handler for a decision. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed by Agria when we have requested the post-mortem examination.

b) Identification

If the horse does not need to undergo a post-mortem, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the persons mentioned, you must contact Agria.

c) Travel abroad

👉 When notifying of a claim, medical records, certificates and invoices must be written in English, Danish, Swedish or German. Records must always be enclosed with the claims notification.

L.4 Restrictions

👉 The insurance does not provide cover:

- If the horse has a reduced performance level or is showing worse results, but can still be used for riding, working and breeding or for harness racing, horse racing or trotting.

👉 The insurance does not cover expenses for:

- Tetanus, unless the horse is vaccinated according to the relevant veterinary recommendations.
- Farrier work or remedial shoes
- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Dental care.
- Alternative treatment
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are necessary and medically justified so that the horse can be treated outside normal consultation hours.
- Stabling at a clinic, unless it is necessary and medically justified.
- Medicines must be approved by the Danish Medicines Agency for treating horses.
- Medicines (prescribed or supplied by the veterinary), medicated feed and other products prescribed or sold by the veterinary.
- The veterinary's transport and travelling time, transporting the horse or other journeys.

L.5 Excess

👉 Sections L.2.1 and L.2.2: The policy has no excess, unless otherwise stated in the insurance policy document.

Sections L.2.3 and L.2.4: The health insurance policy has a fixed excess and a variable excess. The fixed excess is DKK 2,800 and the variable excess is 20% of the costs that exceed the fixed excess. We deduct the fixed excess once per excess period. An excess period is 125 days and is calculated from the first day you have expenses for which you request reimbursement.

M Foetus and Foal Insurance

M.1 Who is covered by the policy

👉 The insurance covers the breeder/policyholder who has a personal financial interest in the foetus or foal.

M.2 When the policy is valid

👉 The policy covers insurance claims that occur during the period of insurance. The insurance cannot be renewed at the end of the period of insurance.

M.3 Where the policy is valid

👉 The policy only covers insurance claims that occur in the Nordic countries.

M.4 Insured animal

👉 The insurance covers the foetus/foal of the mare that is specified in the insurance policy document.

M.5 Sum insured

👉 The sum insured is stated in your insurance policy document and is the maximum compensation that you can be paid by the policy. The sum insured must be equivalent to the costs already paid or expected to be paid for covering. Stabling costs during the covering period may be included with a maximum of DKK 3,000.

M.6 Insurance cover

👉 Veterinary treatment, the decision to perform euthanasia and the euthanasia process itself must be carried out according to veterinary medical expertise, be medically justified and comply with the Danish Veterinary Association's guidelines and standards.

M.6.1 Life insurance during pregnancy

The insurance reimburses your costs up to the sum insured if you lose a foetus/foal:


- as a consequence of a proven miscarriage (loss of visible foetus/foal) or of birth complications after the 41st day of gestation.
- as a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that the foal dies or must be euthanised, in the veterinary's assessment, in accordance with the Animal Protection Act.
- as a consequence of resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by one of the following methods:
 - an ultrasound scan carried out no earlier than the 40th day of gestation
 - a manual pregnancy examination carried out no earlier than the 90th day of gestation

– a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre.


M.6.2 Life insurance after foaling

You can receive compensation up to the sum insured if the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old, in accordance with the Animal Protection Act, due to an injury, illness or congenital defect. We can permit euthanasia and pay out the life insurance compensation without the vet having attempted to save the foal using accepted treatment if it is clear that reimbursement from the health insurance would exceed the sum insured in the life insurance. You must contact Agria for an assessment.


M.6.3 Veterinary treatment

 You can receive reimbursement up to DKK 60,000 for your expenses when a veterinary examines, treats or cares for your foal in the case of an illness or injury up to when it is 30 days old. In the case of MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy, reimbursement is only provided if these examination that have been previously approved by Agria, according to the pre-approval terms specified in section 5.2 of the General Terms and Conditions.


M.6.4 Medicines

 The insurance covers costs for medicines which the veterinary orders, sells or prescribes in connection with examining or treating the foal until it is 30 days old. The medicine must be approved by the Danish Medicines Agency for treating horses.


M.6.5 Vet's travel expenses

 You can receive reimbursement up to DKK 1,000 per treatment visit for your veterinary's travel expenses associated with the latter examining or treating the foal until it is 30 days old.

M.6.6 Euthanasia and disposal

 You can be reimbursed up to DKK 2,000 to cover your expenses for emergency destruction, euthanasia and disposal until the foal is 30 days old.

M.7 When a claim incident has occurred

 In some cases, your insurance compensation, in accordance with the Insurance Contracts Act, may be reduced or completely rejected if you have failed to comply with your obligations under the terms' requirements for due care or to follow instructions at the time of or before a claim incident. See section 5 in the General Terms and Conditions.


Identification

If the foal is dead, you must have a veterinary, one of Agria's insurance consultants, an ID verifier or a person who performs


emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead foal. The certificate must contain a description of the claim incident, details of the foal's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the persons mentioned, you must contact Agria.

M.8 Restrictions


M.8.1 Qualifying period

 The insurance does not have any qualifying period. However, in the case of section M.6.1, a qualifying period of 20 days applies if the foal is lost as a consequence of an illness or injury suffered by the mare.

M.8.2 General restrictions

 You cannot receive compensation for a lost foetus/foal:

- If the foal is covered by another separate life and/or loss of use insurance policy.
- If one of the foals survives in the case of twins.
- If the mare dies or has to be euthanised due to an illness or injury which was identified or occurred before the insurance was taken out.
- If, at the time of covering, the mare was under the age of 3 or over the age of 22 years.
- If compensation has been paid twice for a lost foetus/foal during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to claims incidents caused by external force.

 The insurance does not cover expenses for:

- Preventive care
- Behavioural problems, bad temperament, nymphomania or other bad habits.
- Taking samples to analyse and determine antibodies or antibody titres.
- Alternative treatment.
- Acupuncture, chiropractic manipulation, shockwave therapy and laser treatment.
- Producing documentation, providing certificates, administrative or advisory costs.
- Daily charges and similar expenses, unless they are necessary and medically justified so that the foal can be treated outside normal consultation hours.
- Stabling at a clinic, unless it is necessary and medically justified.
- Medicated feed and other products (e.g. bandages etc.) prescribed or sold by the vet.
- Medicines must be approved by the Danish Medicines Agency for treating horses.
- Transporting the foal or other travel expenses, apart from those specified in section M.6.5.


M.9 Excess

Sections M.6.1 and M.6.2: The policy does not have an excess.

Sections M.6.3-M.6.6: The health insurance policy has a fixed excess and a variable excess. The fixed excess is DKK 2,800 and the variable excess is 20%.

N Agria Extra


N.1 Insurance cover

 The horse that is insured within the first 30 days with Agria Safe Life and Loss of Use and Agria Safe Health Insurance is covered by Agria Extra at no additional cost. Agria Extra is terminated if Agria Safe Health Insurance or Agria Safe Life and Loss of Use is terminated.

Agria Extra is a policy that covers what are known as hidden defects. Hidden defects refer to a congenital or subsequently acquired illness or defect that the horse has not shown any symptoms of or could not have been detected before the period of insurance or before enhanced insurance cover becomes effective. A defect that should have been detected during an ordinary health examination before the period of insurance or during the qualifying period cannot be regarded as a hidden defect. The hidden defect must be an injury or illness that is otherwise covered by the terms of Agria's Safe insurance policies.


Apart from reimbursement for hidden defects, horses covered by Agria Extra can also receive reimbursement for cryptorchid surgery. Insured horses are also covered by the terms of the Agria Rehabilitation supplementary insurance.

N.2 Restrictions

 Otherwise, the same restrictions apply as for Agria Safe.


O Agria Horse Liability Insurance

O.1 Insured animal

 The policy covers the horse/horses that are specified in the insurance policy document.


The foal is co-insured for as long as it stays with the mare and is not more than 45 days old.

O.2 Sum insured


 The sum insured indicates the amount for which losses, investigations, negotiable, legal and salvage costs are insured in total. The overall sum insured for personal injury is DKK 5,000,000. The overall sum insured for property damage is DKK 2,000,000. The insurance company's liability is limited to

the sum insured in the event of each claim. The amounts will not be index-linked.

O.3 Insurance cover provided


 The policy covers the objective liability for compensation for harm caused by a stray horse that you are liable for as its owner, in accordance with Section 30a of the Danish Horse Act. The policy also covers the legal liability for compensation for harm caused by the insured horse, which your or members of your household may be affected by as owner, user or being in possession of the horse.

O.4 Our obligations


 In the case of claims that may be covered by the insurance, the company must undertake to the insured to:

- Examine whether liability for compensation applies.
- Negotiate with the person claiming compensation.
- Bring the insured's case before a court and pay the costs of the case for the insured or costs that the insured is ordered to pay, which it is unable to get the opposing party or another person to pay, and pay compensation that the insured is liable for.

O.5 Qualifying period


 The insurance does not have any qualifying period.

O.6 Restrictions

 The insurance does not cover:

- Injury to the owner's/holder's/possessor's/user's person or to persons belonging to their household/family, including foster children, joint-custody children and persons living in a permanent relationship with the policyholder.
- Damage to objects, property or animals that the owner/holder/possessor/user owns or is hiring, leasing, borrowing, storing, handling, transporting, using or has in their charge for another reason. This also applies to the person's household/family, including foster children, joint-custody children and persons living in a permanent relationship with the policyholder.
- Repeated damage to objects, property or animals belonging to the same claimant.
- The part that the person covered by the insurance has assumed liability for under current law or if such a person admits liability without our permission, accepts the compensation amount or pays compensation.
- Damage that the person who is covered by the insurance has caused intentionally or through gross negligence.
- Claim incident that causes the death of persons covered by the insurance.

O.7 Excess

 The policy does not have an excess.

General Terms and Conditions for Agria's Horse insurance policies from 1 January 2017

1. Details of insurance terms

Unless otherwise agreed, the insurance terms comprise three parts: the insurance policy document, the terms for the insurance you have taken out (product terms) and the general terms and conditions. In addition, they are subject to Danish legislation, including the Insurance Contracts Act and Financial Business Act. If a point in the General Terms and Conditions and a point in the product terms contradict each other, the product terms will always apply.

2. Where and when the policy is valid

2.1 Period of insurance

Subject to the insurance policy's approval, the following terms apply:

- The insurance becomes effective from the time you take out the policy.
- If it is not possible to determine the time, the insurance comes into force on the day (at midnight) after the date we approve the insurance, unless otherwise agreed.
- The premium must be paid. Liability ends when the last day of the period of insurance expires.
- Correct and satisfactory health information must be supplied for the animal.
- The period of insurance is one year from the date when we approve the policy, unless otherwise agreed, featured in the insurance policy document or determined by the circumstances.

2.2 Agria's liability

Our liability applies during the period that the insurance is effective and covers the costs that you have incurred during the period of insurance and arise from illness, accident or injury covered by the policy.

- The treatment must be medically justified and in keeping with scientific and documented treatment methods.
- Costs and life and loss of use-related insurance claims that occur after our liability has ceased, for instance, due to the termination or cancellation of the policy, are not reimbursed.
- The policy does not cover illnesses or injuries considered to be congenital, which existed or had begun before the period of insurance started or before the insurance cover was extended. If the insurance cover is extended, this relates only to the extension. This restriction also applies to the consequences and follow-up treatment of such illnesses or injuries, as well as for hidden defects, unless otherwise specified in the insurance terms for the relevant policy. Veterinary medical

expertise and experience are used as the basis for assessing when a disease or an injury is considered to have begun. The restriction also applies if the claim incident is known to us and regardless of whether the contract has special reservations (restrictions).

2.3 Qualifying period

The qualifying period means that the insurance will not cover illnesses, injuries or other claim incidents and the consequences of these, which have occurred or started within a certain period after the insurance became effective or after the insurance cover was extended. If the insurance cover is extended, this relates only to the extension. The length of the qualifying period is specified in the terms of the individual insurance policies. If you fail to pay on time, the qualifying period is calculated from the payment date.

2.4 Exemption from qualifying period

No qualifying period applies in the following cases:

- A claim incident where an acute external trauma (a random, unpredictable, sudden, caused by an external impact against the body resulting in demonstrable injury to it and possibly death) has caused a fracture/fissure or open wounds, any illness/injury caused by a traffic accident, fire or drowning, as well as travel sickness.
- In the case of a direct transfer of an equivalent policy from another insurance company or another policyholder with Agria.
- There is also an exemption from the qualifying period if the insurance is taken out immediately at the time of delivery, if the mother has a valid Agria Breeding Health Insurance policy.

2.5 Restrictions

We are entitled to refuse compensation for illnesses and injuries that displayed symptoms before the policy became effective, regardless of whether we were aware of the illness or injury when the insurance was taken out. Even if no restrictions are applied for previous illnesses and injuries, Agria's liability under paragraph 4 of section 2.2 applies.

If we issue the insurance with a restriction, it also applies to the after-effects of the illnesses, injuries or other claim incidents covered by the reservation. It is specified in the insurance policy document whether the restriction can be reviewed.

3. Renewal and termination

3.1 Renewal of insurance

When the period of insurance ends, we automatically renew the insurance with the same terms and period of insurance, unless otherwise agreed or dictated by the circumstances.

Foetus and Foal, as well as Life and Loss of Use insurance policies are terminated when the period of insurance ends in the year/on

the date when the animal has reached a certain age. See the terms for each type of insurance.

If we change the renewal terms, we will inform you of this in writing, giving at least one month's notice.

If we wish to cancel the policy when the period of insurance expires, we will inform you of this in writing no later than one month before. If we send notification later than this, the contract is extended by the same number of days that the notification was delayed.

3.2 Cancellation and amendment

You are entitled to cancel the insurance by giving one month's notice when the period of insurance expires (renewal date), without being charged and by making the request in writing or by telephone.

You are also entitled to cancel the insurance as follows:

- By giving at least one month's notice to the end of a month, against payment of a charge. The charge is specified in the price list available on www.agria.dk. Information about what the amount is can also be requested from Agria.
- By giving 14 days' notice, but within one month after Agria has paid compensation or rejected a claim.

Agria is entitled to terminate the insurance in writing before the end of the period of insurance:

- By giving 14 days' notice, calculated from the date when Agria sent notification, but within one month after Agria has paid compensation or rejected a claim.
- Instead of terminating the insurance, Agria can - by again giving at least 14 days' notice, amend the insurance policy's terms, for instance, by restricting its cover, increasing the price, increasing an existing excess or by requesting measures to be taken to limit future claims.

In the event of the death of an insured animal or of its sale/transfer, the insurance is terminated at the end of the month calculated from the date when Agria was informed of this. If the animal is sold/transferred to a new owner, the insurance can be transferred if the new owner contacts Agria before the insurance is terminated.

4. Payment of insurance

4.1 Premiums

The first premium is due for payment when the insurance becomes effective and must be paid by no later than the date specified in the premium notice.

The premium for subsequent premium periods and the renewal premium must be paid no later than the date specified in the premium notice.

If you have registered with Betalingservice, we will send you information about the premium amount and payment date.

4.2 Late payment of premium

If you fail to pay the premium on time, we will send you a reminder. If the amount is not paid by the deadline stated in the reminder, the insured loses entitlement to compensation and the insurance is terminated.

We are allowed to levy a charge for each reminder letter sent. The charge is specified in the price list available on www.agria.dk. Information about what the amount is can also be requested from Agria.

In addition, we are entitled to request interest on the amount due, in accordance with the Danish Interest Act, and to transfer the amount as a debt for judicial recovery.

If you pay the premium after the policy has been terminated due to non-payment, the payment is considered as an application for a new policy from the payment date.

4.3 Refund of premium

If the insurance is terminated by you or Agria, we will refund the remaining part of the premium that you have paid. See also section 3.2. A premium of less than DKK 100 is non-refundable.

4.4 Premium and charges

The premium is set according to Agria's current rates. We request, along with the premium, an insurance charge and other public charges, as stipulated by current legislation.

4.5 Index-regulation

The sums insured, excess amounts, prices and other amounts specified in the policy document or terms are index-regulated once a year on 1 January, with this being applied to the insurance policy on the next renewal date, unless otherwise specified in the insurance terms.

Index-regulation tracks the progress of the wage index for the private sector from Statistics Denmark. If this index stops being issued, Agria can use another suitable index from Statistics Denmark.

5. In the event of a claim

5.1 When a claim incident has occurred

Health Insurance: In the case of veterinary treatment, send the receipts for the payments to Agria as soon as possible. The animal's name and ID no. must be clearly indicated. You do not need to complete a claim report. Remember to quote your policy number and bank account number on the receipt.

Life and loss of use insurance claims: In the case of life insurance claims, you must print out a claims report form from www.agria.dk. Your report must contain a detailed description of the claim and diagnosis/diagnoses. You must also provide a statement from your vet. A post-mortem examination may be requested.

Liability insurance: In the case of liability claims, you must print out a claims report form from www.agria.dk. Your report must contain a detailed description of the claim and an itemised statement of the costs. If possible, take pictures of the claims incident and enclose them with the claim report. In the event of a liability claim, you always pass it on to us to make an assessment as to whether you or the other insured persons are liable for compensation for the claim. If you or the other insured persons admit yourselves the duty of compensation or the claim, you are at risk of having to pay the compensation yourself and any costs as a commitment of this nature is not binding on Agria.

Send claim reports to:

Scanned: Upload via "My Pages" on www.agria.dk.

By post: Agria Dyreforsikring, Parkvej 1, 2680 Solrød Str., Denmark.

Email: skader@agria.dk

5.2 Pre-approval

If you are unsure about whether a treatment or other event is covered by the insurance, you can ask the treating vet to contact Agria to request pre-approval. Pre-approval is only viewed from a veterinary medical assessment. If pre-approval is requested, we must have full details of the animal's illness and treatment history, as well as the other details about the claim incident since, otherwise, the compensation may be reduced or refused completely. See section 5.5.

5.3 Traffic accidents, animal cruelty or injury resulting from an attack by another animal

Traffic accidents: You must provide information about the driver, the vehicle registration number and the insurance company that the vehicle was insured with. If you do not know the registration number or the driver, you must report the matter to the police.

Animal cruelty and/or inappropriate treatment of an animal: You must report the incident to the police. The insurance does not cover injury caused or aggravated by maltreatment, neglect or neglectful, inappropriate treatment of the animal committed by the owner, someone in the owner's household or anyone who is in charge of the animal.

Injury resulting from an attack by another animal: If your animal has health insurance, you must report the claim incident to the animal's health insurance company first. Anything not covered by the health insurance policy (excess and other expenses excluded by the policy) is subsequently submitted to the opposing party's liability insurance company. You report the claim incident yourself to the opposing party's liability insurance when you have received the claims settlement from the health insurance.

5.4 Your duty to participate in the claims settlement process

You are obliged to assist in the investigation of the claim incident and provide us with any relevant information of importance to assessing the insurance claim and our liability.

You should be able to present health certificates, vet's reports, examination results, receipts, invoices, police reports etc.

Costs must be itemised sufficiently and certificates must not be issued by unqualified persons. You authorise us to obtain information directly from the vet and other relevant parties.

You must provide us with all the available information about circumstances that may be instrumental in assessing the insured event, determine the amount that we will cover or reimburse or in establishing the cover claims that we might have against others. If you fail to assist in the investigation, we can reduce the compensation paid fully or in part, in accordance with the provisions under insurance legislation.

You must indicate whether you are liable for VAT and whether the claim is covered by another insurance policy, regardless of whether you have reported the incident to the other insurance company.

When requested, you must let us or our representatives inspect the animal or the place where the animal was injured. We are entitled to assign a specific vet or animal clinic if a secondary assessment is required in relation to the claims settlement.

If Agria offers direct payment to the vet, the insurance must be paid as a prerequisite for this. If it is not paid, we can deduct the premium from the claims compensation.

If you give the wrong account number for payment of the claims compensation, Agria is not liable for this.

5.5 Reduction of insurance compensation

In some cases, your insurance compensation may be reduced or completely rejected if you have failed to comply with your obligations under the terms and conditions, legislation or official instructions.

A Incorrect details

If you provided incorrect details when you took out the insurance or failed to advise us of changes forming the basis for the policy, the compensation may be reduced or completely rejected. The same applies if you have failed to meet the requirement in the "safety regulations" section. The size of the reduction depends on the circumstances, including the impact of the negligence on the claim incident.

B Duty of disclosure

You must give us precise information and advise us of circumstances that are relevant to the insurance contract and assessing the claims incident. If you have failed to fulfil your duty of disclosure, the provisions under Danish legislation governing insurance and insurance companies will apply.

If, when taking out the insurance, you omitted to advise us about illnesses or injuries that your animal had sustained before the policy was taken out, the insurance will be reissued with a possible reservation that we would have applied if you had given the correct health information when you took out the insurance.

C Safety regulations

You must observe the following safety regulations to prevent or limit injury to the animal:

- You must treat the animal well and protect it against unnecessary suffering and illness. You must also ensure that it receives appropriate and sufficient food, water and care.
- You must comply with the Danish Animal Protection Act and other laws, ordinances and regulations that are designed to prevent disease and injury to animals. You must also comply with regulations, decisions and orders from vets or the authorities.
- You must comply with rules and/or regulations from the Danish Kennel Club, Felis Danica and the breeding association on breeding.
- You must provide the animal with the care it requires. If the animal becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must consult a vet immediately.
- You must follow the instructions and recommendations of the vet regarding the animal's treatment, aftercare and rehabilitation.
- You must consult the vet again if the animal's state of health does not improve with treatment, care and rehabilitation.

D Causing an insurance claim

If you have intentionally caused the insurance claim, you will not receive any compensation. The same applies if you have deliberately exacerbated the consequences of an insurance claim. If you negligently caused the insurance claim or exacerbated its effects, we can reduce the compensation in full or in part, in accordance with the provisions of the Insurance Contracts Act.

5.6 Limitation

Claims relating to the insurance contract are subject to limitation according to the regulations of the statute of limitations.

If a claim is reported to the company before the limitation period expires, a limitation is imposed on claims relating to the claim incident no earlier than one year after the company advised that it was completely or partially rejecting the claim. If the company acknowledges that a claim incident is covered by the insurance, but requests further information with a view to determining the size of the claim, the limitation will apply 3 years after the company's notification of this.

5.7 Own staff's costs

The insurance does not cover expenses for investigations, treatment or care carried out by an employee of the policyholder or by anyone who has a similar relationship with this person.

6. General information regarding compensation

6.1 Sum insured

The policy covers up to the sum insured. The size of the sum is stated in the terms and insurance policy document. An insurance policy must not involve you making a profit.

You cannot receive reimbursement for expenses that you have not paid or that have been reimbursed by another party.

The life sum insured is based on the animal's market value. The market value means the amount that it would have cost to purchase an equivalent animal immediately before the insurance claim. You are responsible yourself for ensuring that the animal is correctly valued by us.

We ignore the diseases and injuries that have caused the insurance claim and have arisen after the start of the period of insurance.

We do not pay more compensation than the appropriate market value, even if the sum insured is higher.

When we pay compensation for an animal that has disappeared, we become the animal's owners. If the animal is found, you are obliged to inform us. If you want to keep the animal, you must subsequently repay the compensation.

If the insured animal is dead, was killed or has disappeared, we are entitled to request, if appropriate, a passport and pedigree record before compensation is paid.

We make deductions from the compensation for:

- VAT, if you are liable for VAT.
- Expenses not covered by the insurance.
- Any excess.
- A reduction if you have not followed the applicable regulations.
- Premiums and other payments that have become due and that you have not paid.
- Compensation that you have received from an authority or another source.

6.2 Payment of compensation

You can expect the insurance compensation to be paid approximately within 14 days after we have been able to obtain the information required to assess the claims event and determine the size of the insurance compensation. This does not apply to liability insurance for the claimant's claim against the company.

Compensation is paid via bank transfer. Compensation or interest amounting to less than DKK 100 is not paid, but offset against the next premium notice. We are not liable for any losses that might arise if the investigation into the insurance claim or payment is delayed.

6.3 Double insurance

You must notify Agria as to which other companies insurance has also been taken out with.

If insurance is taken out with the same risk with another company and this company has applied reservations so that the cover is can-

celled or restricted if insurance is also taken out with another company, the same reservations will also apply to this policy. This provision only applies to the reciprocal relationship between the companies, which therefore jointly pay the compensation.

6.4 Claim for indemnity

If we have paid compensation, we assume the right to indemnity based on a claim against a third party liable for compensation, if it is covered by the insurance and within the amount we have paid. You cannot reach a settlement with a person liable for a claim or waive your right to compensation in any other way.

7. Communication channels

As our customer, we make every effort to communicate with you in the way you want us to. You will receive your insurance policy document and other letters via electronic channels (e-Boks, email and My Agria). You will occasionally receive information, questions and reminders via text message. If you wish to contact us, please use the communication channels that we use to communicate with you. Facebook and instant messaging can be used for daily communication or quick queries, but not for complaints or claim reports/queries about cover.

8. If we fail to reach agreement

If you are not satisfied with a settlement, you should contact us and request the settlement to be processed again. You must submit this request in writing and describe how you think that the settlement is wrong, as well as send any new information about the case.

Complaints Board

If a disagreement has arisen between the insured and Agria about the insurance status and a new request to us in writing has not given a satisfactory result, the insured can submit a complaint to:

Insurance Complaints Board
Anker Heegaards Gade 2
1572 Copenhagen V, Denmark
Tel. no.: +45 33 15 89 00 (between 10.00 and 13.00)

Further advice and information

You can obtain further advice and information from:

Danish Consumer Council
Fiolstræde 17
1171 Copenhagen K, Denmark
Tel. no.: +45 77 41 77 41
www.forbrugerraadet.dk

Danish Insurance Information Service
Amaliegade 10
1256 Copenhagen K, Denmark
Tel. no.: +45 41 91 91 91 (between 10.00 and 16.00)
www.forsikringsoplysningen.dk

Glossary

Utility: An intentional, desirable and specific skill whereby the horse has been continually used to carry out practical tasks or compete in official competitions.

Veterinary certificate: This is for an examination carried out by the vet by looking at and feeling the animal and describing his/her results in writing on a printed certificate from Agria, along with providing information about the animal's previous illnesses and injuries.

Owner: We perceive the owner to be the person responsible for the horse at any time.

Animal cruelty: A violation of the provisions of the Danish Animal Protection Act, according to which an animal should be treated appropriately and given the best possible protection.

Report/Discharge summary: Concise description from the vet containing a case history and diagnosis.

Acquired illness or injury: Illness or injury that is not congenital.

Restriction: A precise written declaration of an exclusion in the insurance. Can apply to a single individual animal or a whole breed.

Preventive treatment: Examination, care or treatment provided to prevent illness, injury or behavioural changes. Also known as prophylaxis.

Period of insurance: The contract period that is specified in the insurance policy document.

Sum insured: The maximum compensation payable by the insurance.

Policy year: The policy year starts on the first of the month in which the insurance is taken out and ends on the last day of the month before. For example, a new insurance policy taken out on 15 July will have a renewal date of 1 July and the policy year will end on 30 June the following year.

Renewal date: The renewal date will be on the 1st of the month in which the insurance was taken out. The renewal date is when your insurance is renewed with a possible index-based adjustment of the premium and cover amounts.

Dog sitter: This is the person who looks after the dog on the policyholder's behalf.

Litter: We use the term "litter" to mean one or more live foetuses that were born naturally or by Caesarean section.

Uterine disease with clinical symptoms: Disease in the uterus with symptoms such as a discharge, fever or increased thirst.

Plastic surgery: Plastic surgery means a surgical correction to the skin, mucous membranes or any other part of the body where abnormalities in the animal's condition or appearance cause health-related problems.

Premium: The price you pay for the insurance policy. The premium is calculated for a policy year (12 months), but it can be paid on an annual, six-monthly, quarterly or monthly basis.

Health certificate: A certificate issued by the vet who examines the animal and ticks the boxes in a predefined form to confirm that everything is as it should be, and also makes comments about illnesses/abnormalities.

Illness: We use the term "illness" to mean disease, injuries and accidents, both acute and chronic, unless otherwise defined in the terms.

Accident: An accident is understood to mean a random, unpredictable, sudden event, caused by an external impact against the body resulting in demonstrable injury to it and possibly death. In relation to Agria's animal insurance policies, we also understand it to mean that the vet has found that the animal has swallowed a foreign object or suffered from acute poisoning. Heatstroke or frost-bite is not considered an accident. An accident does not mean either a condition that, even if it is found after an accident, is the result of an illness or other injury, based on the vet's experience.

Unlawful control or possession: This means, for example, that a person illegally possesses or sells an animal without having stolen it.

Eye-check: Examination of the fundus and the eye's anterior parts by a vet with special expertise in diagnosing hereditary eye conditions.

At Agria Dyreforsikring we insure animals so that they can receive the care they need. With more than 125 years' experience, knowledge and commitment behind us, we endeavour to make sure that our animals are healthy and well. We help you find the insurance that suits you best.



Contact us on:



+45 70 10 10 65
Monday to Friday 08:00-17:00



www.agria.dk or hest@agria.dk



Contact your local insurance consultant

We will help you tailor an insurance policy to suit your and your pet's requirements.
We can also be contacted outside normal working hours.
You will find our contact details at www.agria.dk/kontakt-os